

From: "Linda Brockett" <lbrockett@davistuttle.com> on 10/02/2007 10:05:04 AM

Subject: Truth in Lending

Ladies and Gentlemen,

I am tired and frustrated with credit card issuers' evil tricks and agree wholeheartedly with the Federal Reserve's proposed changes to Regulation Z as follows:

"Fixed" should mean "fixed"

Issuers should be clear about what triggers rate increases.

Rates and fees should be clearly spelled out.

Consumers should get 45 days' notice of any changes instead of 15.

I also encourage a big push to eliminate the following 4 "foul play" practices:

1. Universal default
2. Deceptive billing cycles
3. Anytime, any reason, repricing and
4. Pay to pay (issuers charging \$ to consumer who wish to make last-minute payment by phone or electronically).

Thank you for allowing me to weigh in with my thoughts on these issues. Linda Brockett

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